means for providing to a user, over said network connection, a list of possible loan criteria;

means for receiving, over said network connection, a user's applicable loan criteria selected from said list of possible loan criteria;

means for using said applicable loan criteria and said loan data to create a list of loan adjustments, said loan adjustments comprising changes to be made if associated adjustment criteria are indicated as being applicable;

means for transmitting to said user over said network connection a quoted interest rate and said list of loan adjustments.

9. An automated system for collecting and disseminating loan information over a network connection, comprising:

lender computer for creating first and second files, said first file containing terms and conditions associated with a loan product which do not require daily updating and said second file containing daily data describing a current rate, points, cap or margin associated with said loan product, wherein said second file does not include said terms and conditions which do not require daily updating;

database means for storing data from said first and second files;

server means for using said data in said database to interface with a user via a network connection.

12. A method for collecting and disseminating loan information over a network connection, comprising:

using a lender computer to create first and second files, said first file containing terms and conditions associated with a loan product which do not require daily updating and said second file containing daily data describing a current rate, points, cap or margin associated with said loan product, wherein said second file does not include said terms and conditions which do not require daily updating;

storing data from said first and second files in a database;

using said server and data in said database to interface with a user via a network connection.

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